

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN

In Re:

Amanda Marie Murphy,

Case #: 15-06156

Chapter 13

Filed: 11/11/2015

Debtor(s)

FIRST AMENDMENT TO CHAPTER 13 PLAN

NOW COMES THE DEBTOR, Amanda Marie Murphy, HEREIN AND AMENDS her Chapter 13 plan as follows:

II. FUNDING

- A. PLAN PAYMENT** The Debtor(s) shall make payments in the amount of **\$444.93** () per week, **(X) bi-weekly**, () semi-monthly, () monthly, and/or () Other (see "Additional Plan Payment Provisions" below) for the minimum of the Applicable Commitment period (ACP).

(X) Debtor's plan payment shall increase \$83.08 bi-weekly, to \$528.01 bi-weekly, when her current auto loan ends January 1, 2017.

III. DISBURSEMENTS

C. SECURED CREDITORS

1. Real Property:

- a. Residential:** Post-Petition Mortgage Payments and Pre-Petition Arrears. The following is the street address and the tax ID parcel # for the Debtor's residential real property:

Property # 1 – 915 Van Buren Ave. NW; Grand Rapids, MI 49504 - **Parcel #: 411323180008**

Creditor Name	Trustee Pay (Y/N)	Monthly Payment Amt.	Estimated Arrearage ¹	Taxes & insurance escrowed with lender?
Bank of America 1800 Tapo Canyon Simi Valley, CA 93063	Y	\$638.35	\$4,732.15	YES

¹ The pre-petition arrearage is an estimate and the Trustee shall pay the pre-petition arrears based on the claim as filed by the Creditor. Any claim filed for pre-petition arrears shall be paid through the Plan over a reasonable period of time and pro-rata with other secured creditors

E. UNSECURED CREDITORS

1. **General Unsecured Creditors:** Claims in this class are paid from funds available after payment to all other classes. The payment allowed to the general unsecured claimants will be satisfied by:
- () Payment of a dividend of 100%. Plus present value of ____% interest, if necessary to satisfy the Best Interest of Creditors Test, **OR**
- (X) Payment of a pro-rata share of a fixed amount of \$5,000.00 set aside for creditors in this class or for the ACP, whichever pays more. This fixed amount shall be reduced by additional administrative expenses including attorney fees. However, this fixed amount shall not be reduced below the liquidation value specified in Provision I.B.**

In all other respects, the Plan previously filed remains unchanged.

Date: January 5, 2016

/s/ Amanda Marie Murphy
Debtor

Date: January 5, 2016

/s/ Travis T. Russell
Counsel for Debtor